

**AMENDMENT TRANSMITTAL LETTER**Docket No.
K2475.0001/P001Application No.
09/986,670-Conf. #5823Filing Date
November 9, 2001Examiner
Geoffrey R. AkersArt Unit
3624

Applicant(s): Bart Kavanaugh

Invention: SYSTEM FOR FUNDING, ANALYZING AND MANAGING LIFE INSURANCE POLICIES
FUNDED WITH ANNUITIES**TO THE COMMISSIONER FOR PATENTS**

Transmitted herewith is an amendment in the above-identified application.

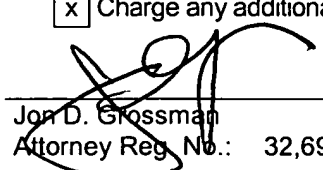
The fee has been calculated and is transmitted as shown below.

RECEIVED

APR 13 2004

GROUP 3600**CLAIMS AS AMENDED**

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	15	- 79 =		x	0.00
Independent Claims	3	- 8 =		x	0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☒ Large Entity☐ Small Entity☒ No additional fee is required for this amendment.☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.☐ Payment by credit card. Form PTO-2038 is attached.☒ The Director is hereby authorized to charge and credit Deposit Account No. 04-1073
as described below. A duplicate copy of this sheet is enclosed.☒ Credit any overpayment.☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.
Jon D. Grossman
Attorney Reg. No.: 32,699Dated: April 9, 2004DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP
2101 L Street NW
Washington, DC 20037-1526
(202) 828-2279